

United States Bankruptcy Court
Southern District of Mississippi

In re:
Jada McFarland Lawrence
Debtor

Case No. 20-50320-KMS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0538-6

User: mssbad

Page 1 of 2

Date Rcvd: Apr 17, 2025

Form ID: 3180W

Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 19, 2025:

Recip ID	Recipient Name and Address
db	+ Jada McFarland Lawrence, 3A Robert Dr, Petal, MS 39465-9120
4882983	+ Atlas Acquisitions LLC Assignee of CashNetUSA, Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Hackensack, NJ 07666-1713
4848804	+ Cbc Recovery, 1208 W Pine Street, Hattiesburg, MS 39401-5060
4848805	+ Century First DFCU, 3318 Hardy St, Hattiesburg, MS 39401-6962

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	EDI: ATLASACQU	Apr 17 2025 23:43:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
4850850	Email/Text: bankruptcy@centuryfirstfcu.com	Apr 17 2025 19:44:00	CENTURY FIRST FEDERAL CREDIT UNION, P O BOX 373, LAUREL MS 39441
4848806	EDI: WFNNB.COM	Apr 17 2025 23:43:00	Comenity Capital Bank, P.O. Box 183003, Columbus, OH 43218-3003
4848807	+ Email/Text: mhbkr@firstbankonline.com	Apr 17 2025 19:44:00	FirstBank, 520 Summit Hill Drive, Suite 801, Knoxville, TN 37902-2006
4848808	EDI: WFNNB.COM	Apr 17 2025 23:43:00	HSN, Comenity Capital Bank, P.O. Box 659707, San Antonio, TX 78265
4848810	+ Email/Text: ebone.woods@usdoj.gov	Apr 17 2025 19:44:00	Internal Revenue Servi, c/o US Attorney, 501 East Court St, Ste 4.430, Jackson, MS 39201-5025
4848809	EDI: IRS.COM	Apr 17 2025 23:43:00	Internal Revenue Servi, Centralized Insolvency, P.O. Box 7346, Philadelphia, PA 19101-7346
4848811	+ Email/PDF: bankruptcy_prod@navient.com	Apr 17 2025 19:48:01	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
4857528	+ Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Apr 17 2025 19:44:00	Navient Solutions, LLC on behalf of, Ascendium Education Solutions, Inc., PO Box 8961, Madison, WI 53708-8961
4877781	Email/Text: perituselevate@perituservices.com	Apr 17 2025 19:44:00	RISE Credit, Peritus Portfolio Services II, LLC, PO BOX 141419, IRVING, TX 75014-1419
4848812	EDI: PRA.COM	Apr 17 2025 23:43:00	Portfolio Recovery, 120 Corporate Blvd, Norfolk, VA 23502
4886618	EDI: PRA.COM	Apr 17 2025 23:43:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
4848813	Email/Text: bankruptcy@republicfinance.com	Apr 17 2025 19:44:00	Republic Finance, 282 Tower Rd, Ponchatoula, LA 70454
4848814	+ EDI: PHINELEVATE	Apr 17 2025 23:43:00	Rise Credit, P.O. Box 101808, Fort Worth, TX

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4848815	+ Email/Text: bkinfo@ccfi.com		76185-1808
		Apr 17 2025 19:44:00	Speedy Cash, 3611 N. Ridge Rd., Wichita, KS 67205-1214
4857686	+ Email/Text: bkinfo@ccfi.com		
		Apr 17 2025 19:44:00	Speedy/Rapid Cash, P.O. Box 780408, Wichita, KS 67278-0408
4848816	^ MEBN		
		Apr 17 2025 19:41:22	US Attorney General, US Dept of Justice, 950 Pennsylvania AveNW, Washington, DC 20530-0001
TOTAL: 17			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*P++	CENTURYFIRST FEDERAL CREDIT UNION, 3318 HARDY STREET, HATTIESBURG MS 39401-6962, address filed with court., Century First Federal Credit Union, PO Box 373, Laurel, MS 39441
cr	*+	FirstBank, 520 Summit Hill Drive, Suite 801, Knoxville, TN 37902-2006

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 19, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 17, 2025 at the address(es) listed below:

Name	Email Address
David Rawlings	ecfnotices@rawlings13.net sduncan@rawlings13.net
David Rawlings	on behalf of Trustee David Rawlings ecfnotices@rawlings13.net sduncan@rawlings13.net
Jeff D. Rawlings	on behalf of Creditor FirstBank Notices@rawlingsmacinnis.net Judy@rawlingsmacinnis.net
Thomas Carl Rollins, Jr	on behalf of Debtor Jada McFarland Lawrence trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubilee bk.net;calvillojr81745@notify.bestcase.com
United States Trustee	USTPRegion05.JA.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	Jada McFarland Lawrence	Social Security number or ITIN	xxx-xx-1627
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-

United States Bankruptcy Court for the **Southern District of Mississippi**

Case number: **20-50320-KMS**

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jada McFarland Lawrence
fka Jada McFarland

Dated: 4/17/25

By the court: /s/Katharine M. Samson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.